

## **Week 1: When Dreams Become Nightmares Participant Handout**

*Some people, eager for money, have wandered from the faith, and pierced themselves with many griefs. (1 Timothy 6:10b, NIV)*

### **Key Insights**

1. We live in a world that encourages us to live beyond our means rather than be good stewards of our God-given resources.
2. When it comes to material possessions and money, we are not in a position to pass judgment on others, for we do not know their hearts.
3. For many people, the American Dream is a subconscious desire for achieving success and satisfying the desire for material possessions. Generally, it has come to mean consuming, acquiring, and buying.
4. We are affected socially and spiritually by two “illnesses” or conditions: *affluenza* and *credit-itis*. *Affluenza* is the constant need for more and bigger and better stuff. *Credit-itis* is the idea that we can have something now and pay for it later, which exploits our lack of self-discipline and allows us to feed our *affluenza*.
5. Most Americans spend money with very little self-discipline, saving less and spending more and more on credit.
6. A spiritual issue lies beneath the surface of our financial sickness: We have surrendered to the sin nature within us.
7. The starting point of the solution to our problem is a changed heart, which results in changed desires and a changed sense of life purpose.
8. As we allow Christ to work in us, seeking first his kingdom and striving to do his will, we begin to sense a higher calling to simplicity, faithfulness, and generosity.

**Taking It to Heart This Week**

- Look ahead to next week's chapter, "Wisdom and Finance," and complete the Budget Worksheet (p. 51 in *Enough*).
- Choose one type of expense to track this week.